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Respectfully submitted,

Date 9-21-07

By /David G. Luetngen/

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Substitute for form 1449/PTO <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  Date Submitted: September 21, 2007  <i>(use as many sheets as necessary)</i>			<b>Complete if Known</b> <b>Application Number</b> 10/737,295 <b>Filing Date</b> 12/16/2003 <b>First Named Inventor</b> John E. Gang <b>Art Unit</b> 3624 <b>Examiner Name</b> Weisberger, Richard C. <b>Attorney Docket Number</b> 037607-0232		
Sheet	1	of	2		

### U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	A1	FANNIE MAE, Delivering Loans for MBS, 1996, 138 pages, Fannie Mae, Washington, DC, USA	
	A2	FANNIE MAE, Guide to Underwriting with Desktop Underwriter, October 1997, 152 pages, Verison 4.0, Fannie Mae, Washington, DC, USA	
	A3	FANNIE MAE, MORNET MBS Pool Submission System User's Guide, September 1998, 259 pages, Version 5.3, Fannie Mae, Washington, DC, USA	
	A4	FANNIE MAE, Making Good Delivery A Guide to Delivering Loans for Cash and MBS, 1994, 121 pages, Fannie Mae, Washington, DC, USA	

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		<b>Art Unit</b>	3624
		<b>Examiner Name</b>	Weisberger, Richard C.
<b>Sheet</b>	2	<b>Attorney Docket Number</b>	037607-0232

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	A5	FANNIE MAE, MORNET Cash Delivery System User's Guide, November 1997, 177 pages, Version 2.6, Fannie Mae, Washington, DC, USA	
	A6	FANNIE MAE, Delivering Loans for Cash, 1997, 96 pages, Fannie Mae, Washington, DC, USA	
	A7	FANNIE MAE, MORNET Manager User's Guide, November 1998, 187 pages, Version 3.0, Fannie Mae, Washington, DC, USA	
	A8	FANNIE MAE, MORNET Servicing Support System User's Guide, December 1998, 370 pages, Fannie Mae, Washington, DC, USA	
	A9	ERICK BERGQUIST, Web Trader Visible Markets Raising Capital, Talking Big, American Banker, August 18, 2000, 2 pages, volume 165, number 159, Thomson Information Services Inc., USA	
	A10	INTERNATIONAL SEARCHING AUTHORITY, Notification of Transmittal of the International Search Report or the Declaration, December 22, 2004, 6 pages, International Searching Authority, Alexandria, Virginia	

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